

Claims

We claim:

1. A computing system for facilitating management of user identities comprising:
a registration component configured to facilitate gathering information from users
and establishing a relationship between a user and an identity;
an ownership component configured to facilitate verification of the ownership of
an account and to facilitate relating said ownership to said identity;
an audit component configured to periodically facilitate monitoring said account
and said identity to verify the integrity of the relationship; and
a servicing component configured to facilitate maintaining and modifying
information relating to said identity.
2. The computing system of claim 1 wherein:
said servicing component is further configured to be operated by users.
3. The computing system of claim 1 wherein:
said servicing component is further configured to be operated by one or more
customer service representatives.
4. The computing system of claim 1 wherein
said ownership component is further configured to facilitate confirming the
ownership of a user id.
5. The computing system of claim 4 wherein said ownership component is further
configured for:

analyzing ownership data;

generating questions to be asked of a user to verify the identity of said user.

6. The computing system of claim 5 further configured for facilitating:
assigning a positive weight for a successful answer by an account associated with said identity;
assigning a negative weight for an unsuccessful answer by an account associated with said identity; and
aggregating said positive and negative weights to determine the likelihood a claimed identity is the owner of said account.

7. The computing system of claim 1 wherein
said ownership component is further configured to facilitate confirming the ownership of an account.

8. The computing system of claim 7 wherein ownership component is further configured to facilitate:
analyzing ownership data; and
generating questions to be asked of a user to verify the identity of said user.

9. The computing system of claim 8 further configured to facilitate:
assigning a positive weight for a successful answer by an identity associated with said account;
assigning a negative weight for an unsuccessful answer by an identity associated with said account; and

aggregating said positive and negative weights to determine the likelihood a claimed identity is the owner of said account.

10. The computing system of claim 1 wherein:

said audit component is configured to facilitate periodic confirmation of ownership information from said user.

11. The computing system of claim 1 wherein said audit component is configured to facilitate periodic confirmation of identity information.

12. The computing system of claim 1 wherein said information from said users comprises biometric information.

13. A method for facilitating the maintenance of relationships between a user identity and an account related to said user identity comprising:

assigning a positive weight for a successful confirmation of the relationships between said user identity with said account;

assigning a negative weight for an unsuccessful confirmation of the relationships between said user identity with said account; and

aggregating said positive and negative weights to determine the usage history of a user identity.